

In the Claims:

Kindly amend the claims as follows:

1-22. (CANCELLED)

23. (CURRENTLY AMENDED) A life insurance method, comprising:

an entity ~~purchasing a first whole life~~ receiving an insurance policy from an owner;

the entity determining AHLQC factors from a data processing apparatus when the entity receives the insurance policy from the owner;

the entity under funding the first whole life insurance policy, paying less than the owner had been paying to keep the insurance policy in force, once the entity receives the insurance policy from the owner;

~~and thus, the entity risking that the first whole life insurance policy will have no value by the time a death benefit is due under the first whole life insurance policy;~~

~~the entity optimally funding the first whole life insurance policy;~~

~~wherein optimally means contributing money to the first whole life insurance policy based on AHLQC factors of the owner, the AHLQC factors determined when the entity purchases the first whole life insurance policy from the owner;~~

~~wherein funding means comprises of withdrawing money from the first whole life insurance policy, contributing money to the first whole life insurance~~

~~policy, or neither withdrawing or contributing money to the first whole life insurance policy;~~

~~the owner paying less money, for an entitlement to a death benefit from the first whole life insurance policy, than the owner had paid before the entity purchased the first whole life insurance policy from the owner; the owner paying no money, for the entitlement to the death benefit from the first whole life insurance policy, than the owner had paid before the entity purchased the first whole life insurance policy from the owner, or the owner being paid money for the entitlement to the death benefit from the first whole life insurance policy; and~~

the entity ~~promising~~ commits to pay the full death benefit to of the first whole life insurance policy to the owner upon the owner's death, even if the first whole life insurance policy does not have enough money to pay the full death benefit of the first whole life insurance policy.

24-28. (CANCELLED)

29. (NEW) The method of claim 23, further comprising the owner paying no money, but retaining the entitlement to at least some of the death benefit from the first insurance policy, than the owner had paid before the entity purchased the first insurance policy from the owner.

30. (NEW) The method of claim 23, further comprising the owner being paid money, but retaining the entitlement to at least some of the death benefit from the first insurance policy, than the owner had paid before the entity purchased the first insurance policy from the owner.